

May 29, 2001

Representative John D. Dingell House Commerce Committee 2125 Rayburn House Office Building Washington, DC 20510-6115

Representative Dingell,

I am writing to express our strong support for H.R. 526, the Patient's Bill of Rights, and to encourage you to continue working for its passage.

The bi-partisan Patient's Bill of Rights is a needed remedy for America's small businesses. By demanding greater disclosure of a health plan's benefits and processes, small employers — many without human resources departments — will have an easier time comparing plans and understanding what they are buying. It will level the playing field for small businesses, ensuring them the same minimum standards and levels of service that big businesses can negotiate on their own. It will lead to healthier and more productive workers by requiring an independent appeals process for disputed claims, allowing employees and bosses to focus on their jobs rather than being embroiled in constant fights with the health care bureaucracy.

The Patient's Bill of Rights holds insurance companies, not small businesses, legally liable. Despite what opponents claim, H.R. 526 makes insurance companies – just like doctors and nurses – accountable for the decisions they make; small businesses specifically are excluded from liability.

The Patient's Bill of Rights is a good value for small business. The Congressional Budget Office and nearly every other independent study states that the legislation will increase premiums for each employee no more than a couple of dollars per month. Under the current system, as rates go up, the quality of coverage stays the same or even gets weaker. At least with the Patient's Bill of Rights, the slight rise will bring a tangible improvement, giving small businesses and employees a better value for their health care dollar.

The small business community wants the Patient's Bill of Rights to pass. In a 1998 national scientific poll, conducted by the Kaiser-Harvard Program on Health Policy and the ASBA Education Fund, an overwhelming majority of small business executives said they supported each of the bill's main provisions — including the right to sue health plans (61 percent support) — even if it might increase the cost of insurance. Less than 1 percent of employers said they'd consider dropping coverage as a result. More than two-thirds favored each provision as a way to make sure people get the care they need, rejecting the idea that this is unnecessary government involvement in health care.

H.R. 526, the Patient's Bill of Rights, makes good sense for America's small businesses and their workers. Congress should make its passage one of its highest priorities.

Sincerely,

Lisa L. Hawkins Executive Director

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